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# Portico<sup>®</sup>

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Evolving Member Expectations.  
One Account Processing Solution.



## Deliver the Experience Your Members Deserve

Your account processing system is the heartbeat of your credit union. To thrive, you need a solution that lets you meet the demands of today's members and positions you to succeed well into the future – a solution that is flexible, scalable, adaptable and reliable.

Portico from Fiserv is the account processing solution that enables your credit union to deliver the digital and in-person services your members want, need and deserve. With modern, open architecture, scalable technology and flexible, robust capabilities, Portico centralizes your ability to provide superior member experiences and create lasting relationships.

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## A Strong and Flexible Foundation for Credit Unions

Portico is a comprehensive solution that meets the day-to-day operational needs of your credit union, including member and teller services, deposits, loans, accounting, reporting and much more.

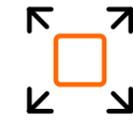
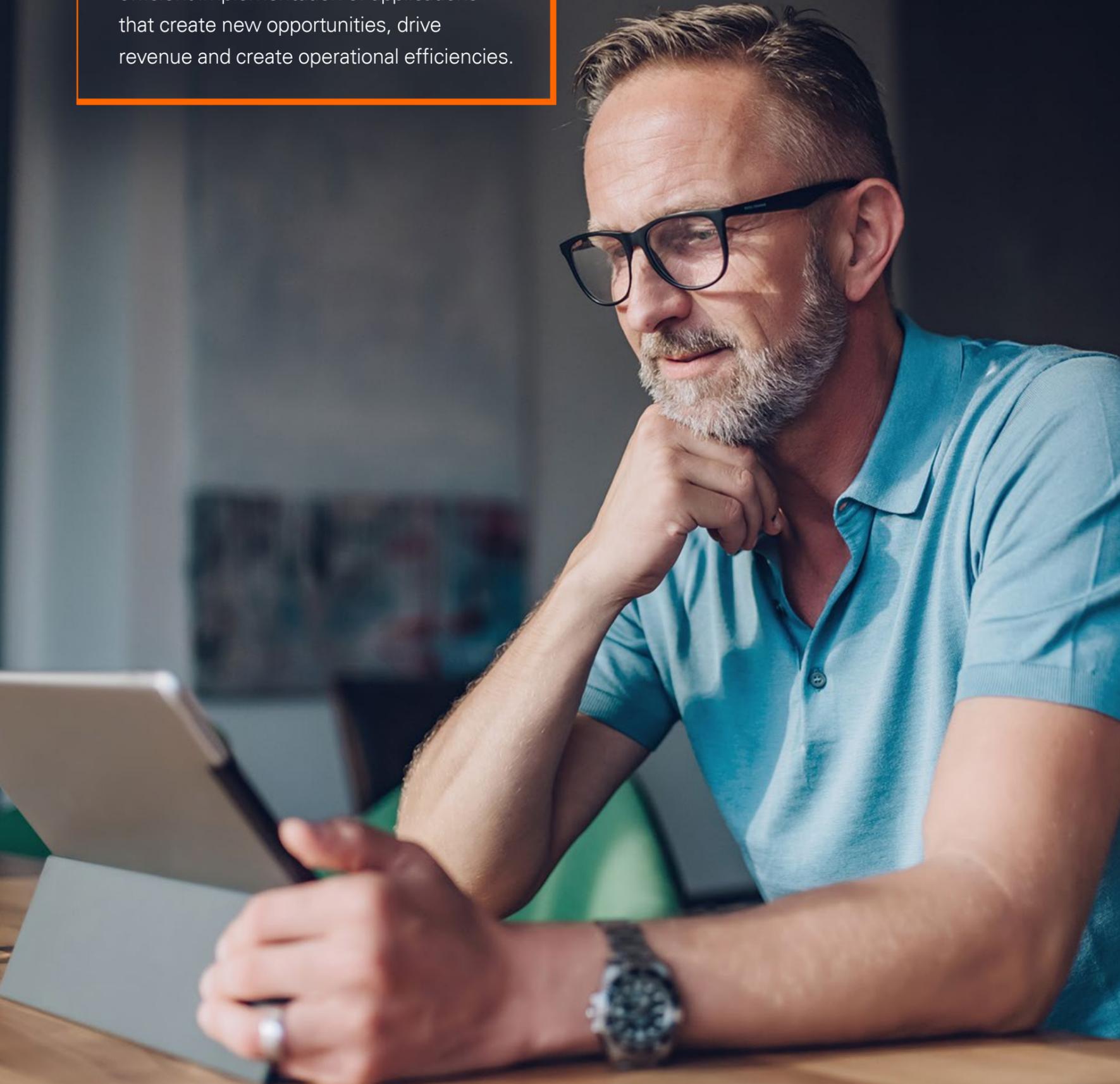
With built-in flexibility, Portico accommodates the way your credit union chooses to work.

You can manage products based on business rules and workflows aligned with your operational needs. Portico uses the strength of the Microsoft® .NET™ framework to deliver expanded functionality and advanced capabilities that help streamline operations and boost staff productivity.

### Portico enables you to:

- Provide around-the-clock financial services from anywhere, at any time
- Increase teller efficiency with the tools they need at their fingertips
- Support a variety of deposits, including savings, share-draft checking, money market, IRAs and club accounts
- Offer a wide range of loans, rate structures, payments and escrow
- Automate member origination with remote electronic signing, capturing and retrieving of ID photos and other cost-saving digital tools
- Meet NCUA and Nacha regulatory standards for accounting and financial reporting

Open architecture provides for fast and efficient implementation of applications that create new opportunities, drive revenue and create operational efficiencies.



## Open Architecture for Adaptability and Scalability

The economy and markets will fluctuate. Portico is a flexible solution with the agility you need to respond quickly to members' changing needs.

Portico lets you easily integrate the digital solutions members require to manage their financial lives. Online and mobile banking, real-time notifications and person-to-person payments create an intuitive member experience that leads to greater satisfaction and increased share of wallet.

For your organization, the open architecture provides increased opportunities for customized cross-selling and communications, expanded merchant services and flexibility in how you interact with members. Aligning how you operate with a changing marketplace helps you compete with bigger financial institutions and drive greater efficiencies for your credit union.

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## Modern and Easy to Use

Portico has a modern, intuitive user interface and touch screens that provide simplicity, consistency and flexibility across desktops, laptops and tablets, which makes it easier for employees to meet members' needs. The compelling Windows-based interface offers easy navigation and workflow, dynamic account views and minimal training time.

With digital signatures and biometric identification, member interactions and transactions are quick yet secure.

- Get a snapshot view of a member's profile with drill-down capabilities for fast information retrieval
- Quickly create accounts, add products and services, and complete transactions
- Use fly-out menus, transaction workflows and digital signatures to serve members swiftly and efficiently

## PorticoTalk – Your Online Community for Peer-to-Peer Advice and Insight

PorticoTalk is a private online community that lets you easily connect with your peers to learn, share ideas and expand your network. More than a user forum, PorticoTalk includes discussion groups for accounting, compliance, digital banking, lending and more. Tap into the knowledge and expertise of hundreds of credit unions to create the experience your members deserve.



## Built for the Future of Your Credit Union

Portico is designed to help your credit union thrive without constraint. Continual technology upgrades, field support and an experienced team of professionals who understand your business needs work together to help you get the most from your technology investment.

With Portico, your mission-critical data processing is handled by Fiserv in a secure and fully redundant facility. Our robust network and internet backup capabilities provide reliable service for you and your members, and you can count on the most up-to-date fraud and security monitoring and protection. Without the burden of upgrades, maintenance and investments in servers, your total cost of ownership decreases so you can focus on areas that add value to your member experience.



## A Leading Solution From a Trusted Partner

Change is never easy, especially when it comes to deploying a new account processing solution. That's why it's important to choose a partner that can deliver the technology you need and the deep industry experience necessary to implement and support it.

When you choose Portico, you'll reap the benefits of a business partnership with Fiserv, a trusted industry provider known for our reliable systems and talented team of professionals dedicated to serving credit unions. Our client relationship teams work on-site with your staff to help ensure Portico works to its full advantage, maximizing the return on your technology investment. We'll listen as your needs change and create tools to help you solve your business issues – now and well into the future.

## Whatever the future holds, Portico is ready.

- Proven technology with extensive business continuity and redundancy built into infrastructure
- Forward-thinking product roadmap with multiple releases per year to keep you relevant and competitive
- Lower total cost of ownership without the burden of upgrades and maintenance

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# Portico Highlights



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## Connect With Us

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Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management and Insights & Optimization. Our solutions help clients deliver financial services at the speed of life to enhance the way people live and work today.

Visit [fiserv.com](https://www.fiserv.com) to learn more.